

BIRCH, STEWART, KOLASCH & BIRCH, LLP

TERRELL C. BIRCH
RAYMOND C. STEWART
JOSEPH A. KOLASCH
JAMES M. SLATTERY
BERNARD L. SWEENEY*
MICHAEL K. MUTTER
CHARLES GORENSTEIN
GERALD M. MURPHY, JR.
LEONARD R. SVENSSON
TERRY L. CLARK
ANDREW D. MEIKLE
MARC S. WEINER
JOE MCKINNEY MUNCY
ROBERT J. KENNEY
DONALD J. DALEY
JOHN W. BAILEY
JOHN A. CASTELLANO
SABY D. YACURA

OF COUNSEL
HERBERT M. BIRCH (1905-1996)
ELLIOT A. GOLDBERG*
WILLIAM L. GATES*
EDWARD H. VALANCE
RUPERT J. BRADY (RET.)*
PRINCE BUTLER
FRED S. WHISENHUNT

*ADMITTED TO A BAR OTHER THAN VA

INTELLECTUAL PROPERTY LAW
8110 GATEHOUSE ROAD
SUITE 500 EAST
FALLS CHURCH, VA 22042-1210
USA

(703) 205-8000

FAX (703) 205-8050
(703) 698-8590 (G IV)

e-mail: mailroom@bskb.com
web: http://www.bskb.com

CALIFORNIA OFFICE
COSTA MESA, CALIFORNIA

THOMAS S. AUCHTERLONIE
JAMES T. ELLER, JR.
SCOTT L. LOWE
MARK J. NUELL, PH.D.
D. RICHARD ANDERSON
PAUL C. LEWIS
MARK W. MILSTEAD*
RICHARD J. GALLAGHER
JAYNE M. SAYDAH*
MARYANNE ARMSTRONG, PH.D.
HYUNG N. SOHN
ALAN PEDERSEN-GILES
KECIA J. REYNOLDS

REG. PATENT AGENTS
FREDERICK R. HANDREN
MAKI HATSUMI
MIKE S. RYU
CRAIG A. McROBBIE
GARTH M. DAHLEN, PH.D.
ROBERT E. GOOZNER, PH.D.
MATTHEW J. LATTIG
TIMOTHY R. WYCKOFF
KRISTI L. RUPERT, PH.D.
LARRY J. HUME
ALBERT K. LEE
HRAYR A. SAYADIAN, PH.D.
EVE L. FRANK, PH.D.
MATTHEW T. SHANLEY

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Date: February 20, 2001

Docket No.: 3486-0107P

BOX PATENT APPLICATION

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

Transmitted herewith for filing is the patent application of

Inventor(s): McDonnell et al.

For: METHOD OF AUTHENTICATING A PAYMENT ACCOUNT USER

Enclosed are:

- A specification consisting of eight (8) pages
- One (1) sheet(s) formal drawings
- An assignment of the invention
- Applicant claims small entity status under 37 C.F.R. § 1.27
- Applicant does not claim priority
- Applicant claims the right of priority based on filed in on .
 - Certified copy(ies) is(are) attached hereto.
 - Certified copy(ies) will follow.
- Executed Declaration (Original Photocopy)
- Application Data Sheet in accordance with 37 C.F.R. § 1.76

- Preliminary Amendment
- Information Disclosure Statement, PTO-1449 and reference(s)
- Other:
- Applicant requests early publication - \$300.00 publication fee
- Non-publication Request and Certification under 35 U.S.C. § 122(b)(2)(B)(i)

The filing fee has been calculated as shown below:

		LARGE ENTITY		SMALL ENTITY	
BASIC FEE		\$710.00		\$355.00	
	NUMBER FTT/FD	NUMBER EXTRA	RATE	FEE	RATE
TOTAL STATMS	8- 20 =	0	X 18 =	\$0.00	x 9 = \$0.00
INDEPENDENT CLAIMS	1- 3 =	0	x 80 =	\$0.00	x 40 = \$0.00
MULTIPLE DEPENDENT <input type="checkbox"/> CLAIMS PRESENTED			+ \$270.00	+ \$135.00	
		TOTAL	\$0.00	\$355.00	

- A check in the amount of 395.00 to cover the filing fee and recording fee (if applicable) is enclosed.
- Please charge Deposit Account No. 02-2448 in the amount of \$0.00. A triplicate copy of this transmittal form is enclosed.
- Please send correspondence to:
 BIRCH, STEWART, KOLASCH & BIRCH, LLP or Customer No. 2292
 P.O. Box 747
 Falls Church, VA 22040-0747
 Telephone: (703) 205-8000

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If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 02-2448 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17; particularly, extension of time fees.

Respectfully submitted,

BIRCH, STEWART, KOLASCH & BIRCH, LLP

By Thomas S. Hackenberg #37275
For Gary D. Yacura, #35,416

P.O. Box 747
Falls Church, VA 22040-0747
(703) 205-8000

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Attachments

(Rev. 02/06/01)